SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years
REASONS FOR AMENDMENT

Major Changes: See changes or additions in text, which have been highlighted. Three stars (*** ) identify where information has been removed.

A. Subsection 2 B (4): Added and defined the term “clamps” and revised the definition of “harvest.”

B. Subsection 3 A (5): Removed language “will be deemed to have been destroyed….”

C. Subsection 3 B (1) (b) 1: Changed to the “acreage reporting date” rather than listing a separate date.

D. Subsection 3 B (1) (b) 2: Removed language “in the absence of an established date in the SP” since the acreage reporting date will be used and it is in the SP.

E. Subsection 3 E (1): Changed final result to the equation as a result of rounding procedures.

F. Section 4: Clarified that the maximum replanting payment will be one and a half tons times the price election times the insured's share. Removed language that showed how to compute the number of tons per acre since the maximum is one and a half tons per acre. Clarified the calculations in Examples 1 and 2 to reflect this change.

G. Section 9 Narrative: Added item aa., stating to document the acreage if less than an entire field of sugar beets will be placed in a clamp.

H. Section 9 Narrative: Added item bb., to document any pertinent information to support factors used to determine the production.
I. Section 9 Narrative: Added item cc., to document that any sugar beets placed in a clamp that
the acreage from which the sugar beets were lifted and placed in a clamp must be specially
identified.

J. Section 9 Section II (1): Provided language for sugar beets placed in a clamp that are not
delivered to the processor by the calendar date for the end of the insurance period will be
considered undamaged and the production guarantee will be assessed.

K. Section 9 Section II item 56 b.: Provided language that sugar beets damaged to the extent the
processor will not accept the beets due to not meeting the standards in the contract there would
be no value and there would be no production to count.

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MAY 2012        SC 2        FCIC-25450-1 (SUGAR BEET)
1. **INTRODUCTION**

**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.**

The FCIC issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss adjustment training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. **SPECIAL INSTRUCTIONS**

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through slip-sheets or bulletins). If slip-sheets have been issued for a handbook, the original handbook as amended by slip-sheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slip-sheets.

A. **DISTRIBUTION**

1. The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or insured’s authorized representative) for the loss adjustment inspection.

2. One legible copy to the insured. The original and all remaining copies as instructed by the AIP. It is the AIP’s responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. **TERMS, ABBREVIATIONS, AND DEFINITIONS**

1. Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.

2. Terms, abbreviations, and definitions specific to sugar beet loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

3. Abbreviations:

   - **BP** Common Crop Insurance Policy Basic Provisions
   - **CAT** Catastrophic Risk Protection
   - **CIH** Crop Insurance Handbook
   - **CP** Crop Provisions
   - **DSSH** Document and Supplemental Standards Handbook, FCIC-24040
   - **SP** Special Provisions
(4) Definition(s)

***

**Clamps**
Sugar beets that have been topped, lifted and temporarily stacked in the field, until removed from the field for direct delivery to a processor.

**Earliest Delivery Date**
The date when processors start accepting sugar beets at their processing plants or piling stations.

**Harvest**
Topping and lifting and removal of sugar beets in the field, including removal of sugar beets from clamps that include sugar beets that have been topped, lifted and temporarily, stacked in the field, if provided for in the SP for the county.

**Local Market Price**
The price per pound for raw sugar offered by buyers in the area in which the insured normally markets the sugar beets.

**Mature Sugar Beet**
Any sugar beet in which the diameter is at least 2 inches or larger measured at the widest point of the sugar beet. This includes harvestable and processable sugar beets.

**Processor**
Any business enterprise regularly engaged in processing sugar beets for sugar that possesses all licenses and permits for processing sugar beets required by the State in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process the contracted sugar beets within a reasonable amount of time after harvest.

**Production Guarantee**
(The production guarantees are expressed in standardized tons, and are progressive by stages, which increase at specified intervals to the final stage.) The stages are:

(a) First stage production guarantee - The final stage production guarantee multiplied by 60 percent.

(b) Final stage production guarantee - The number of tons determined by multiplying the approved yield per acre by the coverage level percentage the insured elects.

If the Sugar Beet Stage Removal Option Pilot is in effect (in selected states and counties as approved by the FCIC Board of Directors (here after referred to as the Board)), the first stage production guarantee (per acre) percentage is not applicable. Refer to the actuarial documents for counties where the stage removal option is available. Document in the Narrative or on a Special Report when the option applies.

**Raw Sugar**
Sugar that has not been extracted from the sugar beet.
**Standardized Ton**  A ton of sugar beets containing the percentage of raw sugar specified in the SP.

**Thinning**  The process of removing, either by machine or hand, a portion of the sugar beet plants to attain a desired plant population.

### 3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. CP, which are to be considered in this determination include (but are not limited to):

#### A. INSURABILITY

The following may not be a complete list of insurability requirements. Refer to the BP, Sugar Beet CP, and SP for a complete list.

1. The crop insured will be all the sugar beets in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
   
   (a) Planted for harvest as sugar beets;
   
   (b) Grown under a sugar beet processor contract executed before the acreage reporting date and are not excluded from the processor contract at any time during the crop year.

2. Sugar beet acreage is not insurable **(unless allowed by the SP or by written agreement)** if:
   
   (a) Planted to sugar beets the preceding crop year (cannot be changed by written agreement);
   
   (b) Interplanted with another crop;
   
   (c) Planted into an established grass or legume;
   
   (d) Planted prior to submitting a properly completed application;
   
   (e) Rhizomania is discovered in any prior crop year; or
   
   (f) Rotation requirements shown in the SP are not met (cannot be changed by written agreement).

3. Sugar beet growers who are also processors may establish an insurable interest if they meet the requirements specified in the CP.

4. Any acreage of the insured crop damaged before the final planting date, (or within 30 days of initial planting for those counties without a final planting date) to the extent that growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

5. Any acreage of sugar beets damaged in the first stage to the extent that growers in the area would not normally further care for the sugar beets, an appraisal will be made to determine the production to count even though the insured may continue to care for the sugar beets.
The production guarantee for such acreage will not exceed the first stage production guarantee. (*Not applicable when the Sugar Beet Crop Insurance Pilot Stage Removal Option is in effect.*)

**B. INSURABILITY OF SUGAR BEETS WHEN PLANTED WITH A COVER CROP TO PREVENT WIND EROSION**

In some areas of the country, soil erosion and plant damage from blowing winds can be a serious problem. Some local Cooperative Extension Service (CES) offices recommend that sugar beets be planted with a cover crop such as oats, barley, wheat, or rye (depending on the area and whether the cover crop is to be fall or spring planted) in order to prevent/reduce wind erosion. Under this recommended practice, the cover crop is destroyed (generally by chemical means) before the cover crop can compete with the sugar beets. The AIP considers this an insurable practice; however, an appraisal for uninsured cause may apply if the practice is improperly performed. Refer to paragraph (1) (b) below.

(1) Practice improperly performed.

(a) During the loss adjustment inspection, **DETERMINE** any reduction in potential production which resulted from this practice not being properly performed (such as improper seeding rates, **was not destroyed prior to the tillering stage** and improper destruction of the cover crop) as recommended by the area CES, or other agricultural experts for the area.

(b) Although untimely destruction of the cover crop is not the only thing that can contribute to improperly performing this practice, it plays a major role. The AIP will consider it improper destruction when the cover crop has been destroyed later than:

*** 1 the acreage reporting date or the tillering stage as specified in the **SP**, or

*** 2 the latest destruction date recommended by the area CES, or other agricultural experts for the area.

(c) **When production is lost due to this practice not being properly performed, ENTER the appraised tonnage per acre that was lost in item column 37 (Uninsured Causes) on the claim form.**

(d) In Minnesota and eastern North Dakota sugar beet counties the sugar beets will be **uninsurable if the practice is improperly performed. Refer to the **SP cover crop statement for these counties.**

(2) Document the following in the Narrative of the claim form or on a Special Report.

(a) The location and amount of sugar beet acreage that has had a cover crop planted on it.

(b) The facts, if the practice was improperly performed. If it resulted in a loss of production, also include a reference to the "appraisal for uninsured causes" in column 37 on the claim form.
C. **PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

Refer to the CIH and LAM for provisions and procedures not applicable to CAT.

D. **UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

E. **COMPUTATION OF SUGAR BEET PRODUCTION THAT DOES NOT MEET MINIMUM ACCEPTABLE STANDARDS CONTAINED IN THE SUGAR BEET PROCESSOR CONTRACT**

Use the following formulas to compute standardized tons of harvested production, or unharvested production that is appraised after the earliest delivery date that the processor accepts harvested production, and that does not meet the minimum acceptable standards contained in the processor contract:

1. To compute standardized tons of sugar beets when the processor quotes a price per pound for the damaged sugar beets, use the following example:

   **EXAMPLE:**
   The insured harvested 100 tons of sugar beets.
   The processor’s price per pound for such sugar beets was $.04
   100 tons x 2,000 pounds = 200,000 pounds x $.04 = $8,000.00 gross dollar amount.
   The local market price for undamaged sugar beets was $.18 per pound.
   The county average raw sugar factor from the SP was 15.6%.
   $8,000.00 ÷ $.18 = 44,444.44 ÷ 2,000 ÷ .156 = 142.5 standardized tons.

2. To compute standardized tons of sugar beets from an appraisal with a percent sugar test for raw sugar, use the following example:

   **EXAMPLE:**
   5.5 tons/acre appraisal (shown in column 31 of the claim form) x .106 (10.6 percent sugar tested at processor) = .583 (do not round to tenths).
   .583 ÷ .156 county average raw sugar factor = 3.7 standardized tons of beets per acre. This result multiplied by column 19 will be entered in column 34 of the claim form.

3. To compute standardized tons of sugar beets from the gross dollar amount received from the processor, refer to subsection 9 C, Section II, column 56.

4. The required sample delivered to the processor for testing will be a minimum of 25 pounds, unless the adjuster determines it is not representative of the unit. The 25 pound minimum should consist of sugar beets topped and cleaned that are collectively pulled from the representative samples (using 1/2000 of an acre).
4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

(1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.

(2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for a replanting payment, the:

(1) Sugar Beets must be damaged due to an insurable cause;

(2) AIP must determine that it is practical to replant and give consent to replant, (Refer to the LAM);

(3) Acres being replanted must have been initially planted on or after the "Earliest Planting" date if such date has been established by the SP;

(4) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the final stage production guarantee (production guarantee when the Stage Removal Option is in effect) for the acreage the insured intends to replant;

(5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured planted acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable). Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM; and

(6) AIP has given consent to replant.

In the Narrative of the claim form or on a Special Report, show the tons per acre appraisal for each field or subfield and the calculations to document that qualifications for a replant payment have been met.

C. MAXIMUM REPLANTING PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

(1) The insured’s actual replanting cost;

(2) One and one-half ton (Maximum tons allowed by SP) times price election times the insured's share; or
(3) The maximum amount of the replanting payment contained in the SP.

*** Show all calculations in the Narrative of the claim form or on a Special Report.

EXAMPLE 1

Owner/operator (100 percent share)
30 acres replanted
Price election = $51.30

*** 1.5 ton (maximum tons allowed in policy) X $51.30 (price election) X 1.000 (share) = $76.95
Actual tons per acre allowed = 1.5 ton
Enter 1.5 in Section I, column 31 of the Claim Form.

EXAMPLE 2

Landlord/Tenant on 50/50 share
30 acres replanted
Price election = $51.30

*** 1.5 ton (maximum allowed in SP) X $51.30 (price election) = $76.95 X .500 (share) = $38.48
Actual tons per acre allowed = 0.75 ton ($38.48 ÷ $51.30)

Enter 0.75 in Section I, column 31 of the Claim Form (do not round to the nearest tenth) if share has been applied or 1.5 tons if share has yet to be applied. (Follow individual AIP guidelines.) Indicate in the “Narrative” if appraised potential has/has not been reduced for share on Claim Form according to individual provider guidelines.

D. REPLANTING PAYMENT INSPECTIONS

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

5. SUGAR BEET APPRAISALS

A. GENERAL INFORMATION

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

(1) Determine the minimum number of required samples for a field or subfield by the field size, (take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield), the average stage of growth, age (size) and general capabilities of the plants, variability of potential production, and plant damage within the field or subfield.

(2) Split the field into subfields when:

(a) Variable damage causes the crop potential to appear to be significantly different within the same field; or

(b) The insured wishes to destroy a portion of a field.

(3) Each field or subfield must be appraised separately.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods that require row width determinations:

(1) Use a measuring tape marked in inches or convert a tape marked in tenths of a foot, to inches, to measure row width (refer to LAM for conversion table).

(2) Measure across THREE OR MORE row spaces, from the center of the first row to the center of the fourth row (or as many rows needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

**EXAMPLE:**

```
Row 1   Row 2   Row 3   Row 4
<table>
<thead>
<tr>
<th>Row Space</th>
<th>Row Space</th>
<th>Row Space</th>
</tr>
</thead>
<tbody>
<tr>
<td>40”</td>
<td>40”</td>
<td>40”</td>
</tr>
</tbody>
</table>

120 inches ÷ 3 row spaces = 40 inches average row width
```

(3) Apply average row width to TABLE B to determine the required length of sample row.

(4) When using two or more rows to fulfill the required length of sample row, divide the length of row required by the number of rows used in the sample. The combined length of all rows must equal the single row length.

(5) Where rows are skipped for tractor and planter tires or water rows, refer to the LAM.
6. APPRAISAL METHODS

A. GENERAL INFORMATION

(1) These instructions provide information on appraisal methods for:

<table>
<thead>
<tr>
<th>Appraisal Method</th>
<th>Use...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plant Count Method</td>
<td>From emergence through the day prior to the earliest delivery date.</td>
</tr>
<tr>
<td>Weight Method</td>
<td>Starting on the earliest delivery date.</td>
</tr>
</tbody>
</table>

(2) Appraisals should be postponed until plants have been thinned, if possible.

(3) A first stage loss indemnity is possible IF the ENTIRE acreage in a unit was destroyed AND it was NOT practical to replant it on or before the FINAL planting date. If only a portion of the unit acreage was destroyed and replanting was NOT practical on it, the first stage guarantee will apply to the destroyed acres and the "unit indemnity," if any will be determined after harvest is complete (or total destruction of the sugar beets) on the unit. (Not applicable when the Sugar Beet Stage Removal Option is in effect.)

(4) Any acreage of sugar beets damaged in the first stage to the extent that growers in the area would not normally further care for the sugar beets will be deemed to have been destroyed even though the insured may continue to care for the sugar beets. The production guarantee for such acreage will not exceed the first stage production guarantee. (Not applicable when the Sugar Beet Stage Removal Option is in effect.)

B. PLANT COUNT METHOD

(1) This method is based on the number of surviving plants in a designated sample row length for 1/100 acre. Refer to TABLE B for sample row length requirements.

(2) Surviving plant counts are converted to tons per acre, to tenths, by multiplying the average number of plants per sample by the yield factor. Refer to TABLE C for determining yield factor formula.

C. WEIGHT METHOD

(1) This method is based on weighing the sugar beets in 1/2000 of an acre, then converting to tons per acre, to tenths. Refer to TABLE B for sample row length requirements.

(2) Select representative samples from 1/2000 of an acre.

(3) Dig all sugar beets in the sample areas. Thoroughly clean off all dirt.

(4) Discard sugar beets smaller than 2 inches in diameter (measured at the widest point of the beet), and rotten sugar beets.
(5) Top the sugar beets by removing an area from the top of each sugar beet so the surface of the cut is no larger than 1 ½ inches in diameter.

(6) Weigh all topped sugar beets and record the weights in pounds, to tenths, on the appraisal worksheet. Total the weight from all samples, and divide by the number of samples taken. Multiply that result by the factor (1.0).

(7) Choose an equal number of sugar beets from each representative sample area to make up a 25 pound sample that will be delivered to the processor for determination of sugar percent. The production will be converted to standardized tons on the claim form if the appraisal is after the earliest delivery date that the processor accepts harvested production.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established appraisal modifications or deviations in this handbook. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

(1) The entry items in subsection 8C are the minimum requirements for the Sugar Beet Appraisal Worksheets. All entry items are “Substantive,” (i.e., they are required).

(2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)

(3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at http://www.rma.usda.gov/regs/required.html or successor website.

(4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, or when a worksheet entry is not provided.

(2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.

*** (3) Separate appraisal worksheets must be completed for each unit appraised, and for fields or subfields with a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5 for sampling requirements.

(4) For every inspection, complete items 1 through 4. Complete Part I and II as instructed below.

(5) Standard appraisal worksheet items are numbered consecutively in subsection 8C. Illustrations are also provided to illustrate how to complete all entries, except the last three items on the Appraisal Worksheet.

(6) For all zero appraisals, refer to the LAM.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Company: Name of the AIP, if not preprinted on the worksheet (Company Name).</td>
</tr>
<tr>
<td></td>
<td>Claim No.: Claim number as assigned by the AIP.</td>
</tr>
<tr>
<td>1.</td>
<td>Insured's Name: Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td>
</tr>
<tr>
<td>2.</td>
<td>Policy No: Insured's assigned policy number.</td>
</tr>
<tr>
<td>3.</td>
<td>Unit No.: Unit number from the Summary of Coverage after it is verified to be correct.</td>
</tr>
<tr>
<td>4.</td>
<td>Crop Year: Four-digit crop year, as defined in the policy, for which the claim has been filed.</td>
</tr>
</tbody>
</table>

PART I - PLANT COUNT
(From Emergence through the Day Prior to the Earliest Delivery Date)

5. Field ID: Field or subfield identification symbol.
No. of Acres: Number of determined acres, to tenths, in field or subfield being appraised.

6. Stage: Production stage at the time of damage to the sugar beets, i.e. "1," or "2."

7. Row Width: Row width (average space in whole inches). Refer to subsection 5C for information on determining row width and TABLE B, for row-length sample requirements for the determined row width (1/100 of an acre sample).

8. Number of Surviving Plants/Sample: Number of LIVE PLANTS capable of producing a sugar beet from each sample.

9. Total Plants All Samples: Total number of plants from all samples in item 8.

10. No. of Samples: Total number of samples in item 8.

11. Avg. No. Plants/Sample: Result of dividing item 9 by item 10, rounded to nearest tenth.

12. Yield Factor: Yield factor (rounded to three decimal places) as determined by using the formula from TABLE C.

13. Appraisal (Tons/Acre): Result of multiplying item 11 times item 12 (to tenths).

14-22. MAKE NO ENTRY.

23. Remarks: Enter sugar percent and any other information pertinent to the appraisal.

The following required entries are not illustrated on the Appraisal Worksheet example below.

24. Insured's Signature and Date: Insured's (or insured's authorized representative) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured's authorized representative) particularly explaining codes, etc., which may not be readily understood.

25. Adjuster's Signature, Code No., and Date: Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page Numbers: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
v. Document calculations for differences in stage 1 and final stage guarantee.

w. Document sugar percent from the processor for weight method appraisal.

x. Explain cause of loss if acreage was released (bypassed) by the processor.

y. Document the earliest delivery date for the processor.

z. Document if the Sugar Beet Stage Removal Option is in effect.

aa. Document if less than an entire field of sugar beets will be placed in a clamp, the acreage from which the sugar beets were lifted and placed in a clamp.

bb. Document any other pertinent information, including any data to support any factors used to calculate the production.

c. If less than an entire field of sugar beets will be placed in a clamp, the acreage from which the sugar beets were lifted and placed in a clamp must be specially identified. Document such acreage in the Narrative or on a Special Report.

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

(1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g. released for other uses, etc.). For applicable Michigan and Minnesota counties as listed in the SP, any sugar beets from insured acreage placed in a clamp that are not delivered to the processor by the calendar date for the end of the insurance period will be considered undamaged and the production guarantee will be assessed for such acreage as determined by the adjuster.

(2) Columns 49 through 52 are for structure measurement entries (Rectangular, Round, Square, Conical Pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.

(3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored on Farm" in columns 49 through 52. Refer to the LAM for acceptable weight tickets.

(4) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:

(a) Name and address of processors or buyers.
(b) "Fed"

(5) There will be no "harvested production" entries for replanting payments.

(6) If acceptable sales or weight tickets are not available, refer to the LAM.

(7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

(a) Varying names and addresses of buyers of sold production.

(b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

(8) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.

(9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Information Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>43.</td>
<td>Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</td>
</tr>
</tbody>
</table>

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) the calendar date for the end of the insurance period.

b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "Incomplete."

c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "No Harvest."

d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc.
Refer to the LAM.

44. **Damage Similar to Other Farms in the Area?:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Check "Yes" or "No." Check "Yes" if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.

45. **Assignment of Indemnity:** Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.

46. **Transfer of Right to Indemnity:** Check "Yes" only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.

47a. **Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

47b. **Field ID:**

a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).

48. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

49-54. **Length or Diameter, Width, Depth, Deductions, Net Cubic Feet, and Conversion Factor:** For production sold, enter name and address of processor or buyer.

55. **Gross Prod.:** MAKE NO ENTRY.

56. **Bu., Ton, Lbs., Cwt.:** Circle "ton" in column heading. Make separate line entries for sugar beets as defined in "a" and "b" below.

a. For sugar beets that **meet** the minimum acceptable standards contained in the processor contract, enter the production in tons to tenths, before deductions or additions for sugar content.

b. For sugar beets that are damaged to the extent the processor will not accept the beets because such beets did not meet the standards contained in the processor contract, there would be no value for such beets and there would be no production to count. Refer to Par 66 of the LAM for purpose of the “Certification Form.” However, if the processor agrees to purchase the beets at a reduced price use the procedure in c. below.
c. For sugar beets that do not meet the minimum acceptable standards contained in the processor contract, use the following formula to compute tons of harvested sugar beets:

1. Divide the gross dollar value of all of the damaged sugar beets on the unit (including stock, patronage refunds, dollar value, etc.) by the local market price per pound of raw sugar on the earlier of the date such production is sold or the date of final inspection for the unit;

2. Divide that result by 2,000; and

3. Divide that result by the county average raw sugar factor contained in the SP for this purpose.

For example, assume the total dollar value of the damaged sugar beets is $1,750.10; the local market price is $0.11; and the county average raw sugar factor is 0.156. The amount of production to count would be calculated as follows:

\[
\left(\frac{1750.10}{0.11}\right) \div 2,000 \div 0.156 = 51.0 \text{ tons.}
\]

d. Use the following formula to compute tons of sugar beets stored in conical piles.

1. Diameter\(^2\) (in feet to tenths) times .2618 times depth (in feet to tenths) minus deductions (cubic feet to tenths) equals net cubic feet of sugar beets.

2. Net cubic feet of sugar beets (from (1) above), times 38 pounds (sugar beet unit of measure is 38 pounds per cubic foot), divided by 2000 equals weight in tons.

Shell/Sugar Factor: To determine sugar content factor, any harvested production of sugar beets that meet the minimum acceptable standards contained in the processor contract shall be adjusted by the factor (rounded to three decimal places) obtained by dividing the average percentage of raw sugar in the sugar beets, as determined from individual tests made at the time of delivery to the processor, by the raw sugar content percentage shown in the SP (round to three decimal places). This factor may exceed 1.000.

The average percentage of sugar for production to count is the total percent of sugar in the delivered beets (raw sugar) before any separation into refined sugar and other derivatives, such as molasses, and shown on the processor's records for the insured.

EXAMPLE: Average percent of raw sugar to three decimal places (i.e., 14.5% or .145) divided by the raw sugar content percentage shown in the SP (i.e., 15.6% or .156) = .929 sugar content factor.

If sugar-content tests are not made (by the processor) at the time of delivery, the average percent of raw sugar may be based on results of previous tests performed by the processor during the crop year. If results ARE representative of total production, use the average percent of raw sugar. If results ARE NOT representative, use the percent of sugar shown on the SP (resulting factor would be 1.000).

For sugar beets that do not meet the minimum acceptable standards contained in the
processor contract, MAKE NO ENTRY.

58a.–60b.  MAKE NO ENTRY.

61.  **Adjusted Production:** Result of multiplying column 56 times 57 in tons to tenths.

62.  **Prod. Not to Count:** Net production NOT to count, in tons to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

   THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STORAGE STRUCTURE CONTENTS (storage structure sugar beet depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

63.  **Production Pre-QA:** Result of subtracting the entry in column 62 from column 61, to tenths.

64a - 65.  MAKE NO ENTRY.

66.  **Production to Count:** Transfer entry from column 63, rounded to tenths of a tons.

67.  Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68.  **Section II Total:**

   PRELIMINARY AND REPLANT: MAKE NO ENTRY.

   FINAL: Total of column 66 to tenths of a ton.

69.  **Section I Total:**

   PRELIMINARY AND REPLANT: MAKE NO ENTRY.

   FINAL: Enter figure from Section I, column 38 total.

70.  **Unit Total:**

   PRELIMINARY AND REPLANT: MAKE NO ENTRY.

   FINAL: Total of items 68 and 69, to tenths of a ton.

71.  **Allocated Prod.:** Refer to paragraphs 126 C (5) and 127 of the LAM for instructions for determining allocated production. Enter the total production, rounded to tenths of a ton, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. **Total APH Prod.:** Result, rounded to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in columns 37 and item 71 transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

The following required entries are not illustrated on the Production Worksheet example below.

73. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

74. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

75. **Page Numbers:**

**PRELIMINARY:** Page numbers – "1", "2", etc., at the time of inspection.

**REPLANT AND FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).
### PRODUCTION WORKSHEET (Stage Removal Option Not in Effect)

| Section I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS |
|---|---|
| **A. ACTUARIAL** | **B. POTENTIAL YIELD** |
| Field ID Multi-Crop Code Reported Acres Determined Acres Interest or Share Risk Type Class Sub-Class Intended Use Irr Practice Cropping Practice Organic Practice Stage Use of Acreage Appraised Potential Moisture % Factor Shell %, Factor, or Value Production Pre QA Quality Factor Production Post QA Uninsured Causes Total to Count |
| A | NS | 10.0 | 1.000 | 997 | 003 | 1 | To be plowed | 13.4 | 134.0 | 134.0 | 68.0 | 66.0 |
| B | NS | 10.0 | 1.000 | 997 | 003 | 2 | To be plowed | 5.5 | -------- | .679 | 37.3 | 37.3 |
| C | NS | 67.0 | 65.0 | 1.000 | 997 | 003 | 2 | H |  |  |  |
| 39. TOTAL | 85.0 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 40. Quality: TW □ KD □ Aflatoxin □ Vomitoxin □ Fusarium □ Garlicky □ Dark Roast □ Sclerotinia □ Ergoty □ CoFo □ Other □ None □ | 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes □ |
| 42. TOTALS | 171.3 |  |  |  |  |  |  |  |  |  |  |  |  |  |

| NARRATIVE (If more space is needed, attach a Special Report) Field B appraised prior to the earliest delivery date that the processor accepts harvested production. Field A column 37 Uninsured Causes (Stage Adjustment Amount) = 17.10-10.2 = 6.8 tons. Column 33 entry is percent of sugar from processor (.106) divided by sugar percent listed in the SP (.156) = .679. Section II, Line 1, column 57, Sugar Factor = .145-.156 = .929. Section II, Line 2: $1750.0 received by $0.11 (price/lb.) divided by 2000 divided by .156 (county average raw sugar factor from SP) = 51.00. |

### SECTION II – DETERMINED HARVESTED PRODUCTION

<table>
<thead>
<tr>
<th>A. MEASUREMENTS</th>
<th>B. GROSS PRODUCTION</th>
<th>C. ADJUSTMENTS TO HARVESTED PRODUCTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date Harvest Completed MM/DD/YYYY</td>
<td>Damage similar to other farms in the area? Yes [x] No</td>
<td>Assignment of Indemnity Yes [x] No</td>
</tr>
<tr>
<td>47a.</td>
<td>48.</td>
<td>49.</td>
</tr>
<tr>
<td>Share</td>
<td>Field ID Multi-Crop Code Length or Diameter Width Depth Deduction Net Cubic Feet Conversion Factor Gross Prod. Bu (Ton Lbs) CWT Shell/ Sugar Factor FM% Moisture % Factor Test WT Factor Adjusted Production Prod. Not to Count Production Pre-QA Value Mkt. Price Quality Factor Production to Count</td>
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<td>70. Unit Total</td>
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<td>71. Allocated Prod.</td>
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<td>72. Total APH Prod.</td>
<td>836.6</td>
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This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

MAY 2012

37

FCIC-25450-1 (SUGAR BEET)
PRODUCTION WORKSHEET (Stage Removal Option in Effect)

1. Crop/Code # | Sugar Beets 0039
2. Unit # | 0001-0001-BU
3. Location Description | SE6-140N-50W

4. Date(s) of Damage | JUN 10  OCT 1
5. Cause(s) of Damage | HAIL  Freeze
6. Insured Cause % | 60  40
7. Company | ANY COMPANY
8. Name of Insured | I.M. INSURED
9. Claim # | XXXXXXXX
11. Crop Year | YYYY
10. Policy # | XXXXX
14. Date(s) | 1st MM/DD/YYYY  2nd MM/DD/YYYY  Final MM/DD/YYYY
12. Additional Units | 0002-0002-BU

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

<table>
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<tr>
<th>Field ID</th>
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<th>Reported Acres</th>
<th>Determined Acres</th>
<th>Interest or Share</th>
<th>Risk</th>
<th>Type</th>
<th>Class</th>
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<th>Irr Practice</th>
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<th>Organic Practice</th>
<th>Stage</th>
<th>Use of Acreage</th>
<th>Appraised Potential</th>
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<tr>
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| TOTAL    | 85.0            |

B. GROSS PRODUCTION

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| TOTAL    | 85.0            |

C. ADJUSTMENTS TO HARVESTED PRODUCTION

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<th>Field ID</th>
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| TOTAL    | 85.0            |

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).
### PRODUCTION WORKSHEET REPLANT EXAMPLES

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

#### A. ACTUARIAL

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**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS (cont.)**

#### B. POTENTIAL YIELD

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</table>

**NARRATIVE** (If more space is needed, attach a Special Report)  

Example above shows allowance when the actual cost is greater than the maximum allowance. Insured’s actual cost to replant is $85.00. Price election = $51.30. **$85.00 ÷ $51.30 = 1.7 ton which is greater than 1.5 ton/ac.** Appraised potential less than 90% of the production guarantee (17.0 x 90% = 15.3 ton/ac.  Appraised potential = 2.5 ton/ac. Acreage was determined using wheel measurements. See attached Special Report for wheel measurements and calculations.

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

MAY 2012

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FCIC-25450-1 (SUGAR BEET)
10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

<table>
<thead>
<tr>
<th>ACRES IN FIELD OR SUBFIELD</th>
<th>MINIMUM NO. OF SAMPLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.1 - 10.0</td>
<td>3</td>
</tr>
</tbody>
</table>

One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B - ROW WIDTH AND LENGTH TABLE

<table>
<thead>
<tr>
<th>ROW WIDTH - INCHES</th>
<th>1/100 ACRE - FEET</th>
<th>1/2000 ACRE - FEET</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>125</td>
<td>6.3</td>
</tr>
<tr>
<td>40</td>
<td>131</td>
<td>6.6</td>
</tr>
<tr>
<td>38</td>
<td>138</td>
<td>6.9</td>
</tr>
<tr>
<td>36</td>
<td>145</td>
<td>7.3</td>
</tr>
<tr>
<td>34</td>
<td>154</td>
<td>7.7</td>
</tr>
<tr>
<td>32</td>
<td>163</td>
<td>8.2</td>
</tr>
<tr>
<td>30</td>
<td>174</td>
<td>8.7</td>
</tr>
<tr>
<td>28</td>
<td>187</td>
<td>9.4</td>
</tr>
<tr>
<td>26</td>
<td>202</td>
<td>10.1</td>
</tr>
<tr>
<td>24</td>
<td>218</td>
<td>10.9</td>
</tr>
<tr>
<td>22</td>
<td>238</td>
<td>11.9</td>
</tr>
<tr>
<td>20</td>
<td>262</td>
<td>13.1</td>
</tr>
<tr>
<td>18</td>
<td>290</td>
<td>14.5</td>
</tr>
<tr>
<td>16</td>
<td>326</td>
<td>16.3</td>
</tr>
<tr>
<td>14</td>
<td>374</td>
<td>18.7</td>
</tr>
</tbody>
</table>

When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

If the row width in inches differs from the table values, calculate the row length necessary to equal 1/100th of an acre according to this formula: $435.6 \div (\text{row width} \div 12)$, round to whole foot.